

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

<b>IN RE: Kenny Velazquez</b>	:	<b>Chapter 13</b>
	:	<b>Case No. 1:18-bk-01402-HWV</b>
<b>Debtor</b>	:	
	:	
<b>Capital One Auto Finance,</b>	:	
<b>A Division Of Capital One, N.A.,</b>	:	
<b>Movant</b>	:	
<b>Vs</b>	:	
	:	
<b>Kenny Velazquez,</b>	:	
<b>And Camile Rivera Torres,</b>	:	
	:	
<b>Charles DeHart, III, Trustee</b>	:	
<b>Respondents</b>	:	

**DEBTORS' RESPONSE TO CAPITAL ONE AUTO FINANCE, A DIVISION OF  
CAPITAL ONE, N.A. MOTION FOR RELIEF ROM THE AUTOMATIC STAY UNDER  
11 U.S.C. 362A**

1. Movant, Capital One Auto Finance, A Division of Capital One, N.A., filed its Motion for Relief from Stay on February 3, 2020.

2. Debtor acknowledges that he is behind on his payments and would like the opportunity to catch up.

3. Debtor requests the Court deny Movant's Motion for Relief.

WHEREFORE, Debtor, Kenny Velazquez, prays the Court enter its order denying the Motion for Relief from the Automatic Stay that was filed February 3, 2020 by Capital One Auto Finance, A Division of Capital One, N.A.

Dated: February 13, 2020

Respectfully Submitted,

/s/Stephen Wade Parker  
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